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NOV 23 2007

Serial No.: 10/776,406

Case No: BT-027

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Crosson Smith, Steven A.

Serial No.: 10/776,406

Filing Date: February 10, 2004

For: Payment Processing System for Remotely Authorizing a Payment
Transaction File Over an Open Network.

Examiner: Kamal, Shahid

Art Unit: 3609

**Mail Stop Amendment
Assistant Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450**

RESPONSE TO OFFICE ACTION DATED JULY 24, 2007

Examiner:

In response to the Office Action of July 24, 2007, please amend the above-
identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on
page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.